

Information to identify the case:

Debtor 1	<u>William R. Adams</u>	Social Security number or ITIN	xxx-xx-5667
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11052-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William R. Adams

9/30/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William R. Adams
Debtor

Case No. 18-11052-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Sep 30, 2021

User: dkam
Form ID: 318

Page 1 of 5
Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2021:

Recip ID	Recipient Name and Address
db	+ William R. Adams, 8593 Evergreen Trail, Olmstead Twp, OH 44138-4289
r	+ Patricia C. Duke, Howard Hanna Real Estate, 5458 Gardner Drive, Erie, PA 16509-3019
15368489	+ AR ResourcesInc., POBox 10336, Jacksonville, FL 32247-0336
15368488	AdvancedDisposal, 32870 US-6, Pittsfield, PA 16340
14929832	+ Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14935040	+ Brian E. Lantz, D.M.D. P.C., 850 Cherry Street, Waterford PA 16441-7804
14935038	+ Erie Water Works, 340 West Bayfront Parkway, Erie PA 16507-2004
15368490	+ First Health of the Carolinas, POBox 580484, Charlotte, NC 28258-0484
15368492	+ Hoke Health Care, POBox 896144, Charlotte, NC 28289-6144
14929852	+ LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
14929853	+ Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
14929890	++ PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, RED BANK NJ 07701-5688 address filed with court:, Penelec, 5404 Evans Rd, Erie, PA 16509
14940389	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14929855	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14929891	+ Penn State Fcu, 1937 N Atherton St, State College, PA 16803-1523
14929856	+ Penn State Federal Credit Union, 1937 N. Atherton St., State College, PA 16803-1523
15368494	+ Pinehurst Radiology Group, POBox 371863, Pittsburgh, PA 15250-7863
15368496	+ Pinehurst Surgical Clinic, Attn #9626K, POBox 14000, Belfast, ME 04915-4033
15368495	+ Pinehurst Surgical Clinic PA, POBox 26152, Greensboro, NC 27402-6152
15368497	+ Pinehurst Surgicial Clinic PA, POBox2 000, Pinehurst, NC 28370-0002
14929857	+ Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14929858	+ Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14935036	UPMC Hamot, 2010 Lothrop Street, Pittsburgh PA 15213
14959271	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14959255	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14976210	+ Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
15368500	++ WINDHAM PROFESSIONALS INC, 382 MAIN STREET, SALEM NH 03079-2412 address filed with court:, Windham Professionals Inc., POBox 1048, Salem, NH 03079
14966899	+ WebCollex LLC, c/o JD Receivables LLC, PO Box 382656, Germantown, TN 38183-2656

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Oct 01 2021 03:38:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Oct 01 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2021 23:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-1

User: dkam

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Total Noticed: 80

cr	EDI: ECMC.COM	Oct 01 2021 03:38:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14949786	EDI: BECKLEE.COM	Oct 01 2021 03:38:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14929833	+ EDI: AMEREXPR.COM	Oct 01 2021 03:38:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14929834	+ EDI: TSYS2.COM	Oct 01 2021 03:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14929835	+ EDI: CAPITALONE.COM	Oct 01 2021 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14949783	EDI: BL-BECKET.COM	Oct 01 2021 03:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14929836	+ EDI: CITICORP.COM	Oct 01 2021 03:38:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14929837	+ EDI: CITICORP.COM	Oct 01 2021 03:38:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14929838	EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929839	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929840	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929842	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929843	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929844	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929841	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929845	EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929846	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929847	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929848	+ EDI: WFNNB.COM	Oct 01 2021 03:38:00	Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14963370	EDI: DIRECTV.COM	Oct 01 2021 03:38:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14933227	EDI: DISCOVER.COM	Oct 01 2021 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14929849	+ EDI: DISCOVER.COM	Oct 01 2021 03:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15124923	EDI: ECMC.COM	Oct 01 2021 03:38:00	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408
15368491	+ Email/Text: bankruptcy@firstpointcollectionresources.com	Sep 30 2021 23:35:00	First Point Collection Resources Inc., PO Box 26140, Greensboro NC 27402-6140
14948790	EDI: JEFFERSONCAP.COM	Oct 01 2021 03:38:00	Jefferson Capital Systems LLC, Po Box 7999,

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			Saint Cloud Mn 56302-9617
14929850	EDI: JEFFERSONCAP.COM	Oct 01 2021 03:38:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14929851	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 30 2021 23:35:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14957048	+ EDI: MID8.COM	Oct 01 2021 03:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15368493	+ Email/Text: gailj@millcreektownship.com	Sep 30 2021 23:35:00	Millcreek Township, Street Lighting Dept, 3608 W 26th Street, Erie, PA 16506-2059
14935037	+ Email/Text: Bankruptcy@natfuel.com	Sep 30 2021 23:35:00	National Fuel, 1100 State Street, PO Box 2081, Erie PA 16512-2081
14960586	EDI: PRA.COM	Oct 01 2021 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14930640	+ EDI: RECOVERYCORP.COM	Oct 01 2021 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929854	+ Email/Text: paparalegals@pandf.us	Sep 30 2021 23:35:00	Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14934547	EDI: PENNDEPTREV	Oct 01 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14934547	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2021 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14964582	EDI: Q3G.COM	Oct 01 2021 03:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15371685	EDI: Q3G.COM	Oct 01 2021 03:38:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14964583	EDI: Q3G.COM	Oct 01 2021 03:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14946789	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 30 2021 23:35:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15368498	Email/Text: Legal@duvasawko.com	Sep 30 2021 23:35:17	Sandhills Emergency Physicians, POBox 890060, Charlotte, NC 28289
14935039	Email/Text: amieg@stcol.com	Sep 30 2021 23:35:00	State Collection Service, 2509 Stoughton Road, Madison WI 53716
15368499	+ Email/Text: dl-csgbankruptcy@charter.com	Sep 30 2021 23:35:00	Spectrum, 400 Atlantic St.10th Floor, Stamford, CT 06901-3512
14929859	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14967372	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14929860	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929861	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929862	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929863	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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14929864	+ EDI: RMSC.COM	Oct 01 2021 03:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967903	+ Email/Text: bncmail@w-legal.com	Sep 30 2021 23:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14929865	EDI: WTRRN BANK.COM	Oct 01 2021 03:38:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929867	*+	Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14929868	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14929869	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14929870	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14929871	*+	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14929872	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14929873	*	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929874	*+	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929875	*+	Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929877	*+	Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929878	*+	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929879	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929876	*+	Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929880	*	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929881	*+	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929882	*+	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929883	*+	Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929884	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14929885	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14929886	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14929887	*+	LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
14929888	*+	Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
14929889	*+	Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14929892	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14929893	*+	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14929894	*+	Synccb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14929895	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929896	*+	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929897	*+	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929898	*+	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929899	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929900	*	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

TOTAL: 1 Undeliverable, 35 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-1

User: dkam

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Date Rcvd: Sep 30, 2021

Form ID: 318

Total Noticed: 80

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Joseph B. Spero	sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor William R. Adams rebeka@seelingerlaw.com

TOTAL: 5